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Dear Mr.'s Gruenberg, Curry,Dugan,& Reich:

I am a former Wal-mart assistant manager. I constantly see Walmart in the forefront issues. I am very concerned that the government would consider letting Wal-mart have a bank.

I believe that there would a Wal-mart bank would pose a serious threat to community banks, just like what is done with small specialty stores. Again, I am a former assistant manager, and I believe these losses are terrible for the community.

How someone could consider letting the nation's largest retailer and largest employer move in this direction baffles me. Walmart is a bottom line company. I have not seen the necessary stability or skill within Walmart staff (at any level) to convince me to give them the vital role in

the community that banking would provide. This lack of stability prompted me to leave Walmart and return to industry. If I would not trust for my personal well being, I cannot trust for my nation. Wal-mart's size alone should be a primary concern here.

It has been rumored that some of the FDIC directors may not attend the hearings. I think allowing absenteeism concerning this matter is a terrible error of judgement.

If you have specific questions, you are welcome to contact me.

Best Regards,

Timothy A. Mann PHR